

United States Bankruptcy Court
Middle District of FloridaIn re:
Carol A. Hertenstein
DebtorCase No. 19-01933-CCJ
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: cahyen
Form ID: 309APage 1 of 1
Total Noticed: 21

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Carol A. Hertenstein, 300 Columbia Drive, Unit 1205, Cape Canaveral, FL 32920-5101
 28142869 +Citimortgage Inc/Cenlar, PO Box 77404, Ewing, NJ 08628-6404
 28142870 +Community Care Services, PO Box 843756, Los Angeles, CA 90084-3756
 28142871 +Crescent Bay HOA/Sentry Mgmt, 2180 W. SR 434, Longwood, FL 32779-5042
 28142872 +Dixie Crossland, 300 Columbia Drive, Unit 2104, Cape Canaveral, FL 32920-5103
 28142873 Mazda Capital Services/Chase, PO Box 78069, Phoenix, AZ 85062-8069
 28142874 +Northern Nevada ER Physician, PO Box 96408, Oklahoma City, OK 73143-6408
 28142875 Orlando Health, PO Box 919936, Orlando, FL 32891-9936
 28142878 +Treasure Island Club HOA, 300 Columbia Dr, Unit 3105, Cape Canaveral, FL 32920-5105
 28142880 Wells Fargo Home Mortgage, PO Box 105647, Atlanta, GA 30348-5647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lkennedy@rumberger.com Mar 28 2019 00:02:45 Lan B Kennedy-Davis,
 Rumberger Kirk & Caldwell, P.A., 300 South Orange Avenue, Suite 1400, Orlando, FL 32801
 tr +E-mail/Text: dkennedy@iq7technology.com Mar 28 2019 00:04:58 Dennis D Kennedy,
 P. O. Box 541848, Merritt Island, FL 32954-1848
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Mar 28 2019 00:03:41
 United States Trustee - ORL7/13, Office of the United States Trustee,
 George C Young Federal Building, 400 West Washington Street, Suite 1100,
 Orlando, FL 32801-2210
 28142867 EDI: AMEREXPR.COM Mar 28 2019 03:53:00 American Express, PO Box 650448,
 Dallas, TX 75265-0448
 28142864 E-mail/Text: bctcbk@brevardtc.com Mar 28 2019 00:02:52 Brevard County Tax Collector,
 Attn: Honorable Lisa Cullen, CFC, Post Office Box 2500, Titusville FL 32781-2500
 28142868 EDI: CAPITALONE.COM Mar 28 2019 03:53:00 Capital One, PO Box 60599,
 City of Industry, CA 91716-0599
 28142865 EDI: FLDEPREV.COM Mar 28 2019 03:48:00 Florida Department of Revenue, Bankruptcy Unit,
 Post Office Box 6668, Tallahassee FL 32314-6668
 28142866 EDI: IRS.COM Mar 28 2019 03:53:00 Internal Revenue Service, Post Office Box 7346,
 Philadelphia PA 19101-7346
 28142876 +E-mail/Text: spcc@renown.org Mar 28 2019 00:05:11 Renown Health, 1155 Mill St,
 Reno, NV 89502-1576
 28142877 E-mail/Text: jennifer.chacon@spservicing.com Mar 28 2019 00:05:09
 Select Portfolio Serv Inc., PO Box 65250, Salt Lake City, UT 84165-0250
 28142879 EDI: WFFC.COM Mar 28 2019 03:53:00 Wells Fargo Bank NA, PO Box 71118,
 Charlotte, NC 28272-1118

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Dennis D Kennedy trustee@ddkennedy.com, dkennedy@iq7technology.com
 Lan B Kennedy-Davis on behalf of Debtor Carol A. Hertenstein lkennedy@rumberger.com,
 lziemba@rumberger.com
 United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Carol A. Hertenstein**Social Security number or ITIN **xxx-xx-3738**

First Name Middle Name Last Name

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Florida**Date case filed for chapter **7 3/26/19**Case number: **6:19-bk-01933-CCJ****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carol A. Hertenstein	
2. All other names used in the last 8 years		
3. Address	300 Columbia Drive Unit 1205 Cape Canaveral, FL 32920	
4. Debtor's attorney Name and address	Lan B Kennedy-Davis Rumberger Kirk & Caldwell, P.A. 300 South Orange Avenue, Suite 1400 Orlando, FL 32801	Contact phone (407) 872-7300 Email: lkennedy@rumberger.com
5. Bankruptcy Trustee Name and address	Dennis D Kennedy P. O. Box 541848 Merritt Island, FL 32954	Contact phone (321) 455-9744

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Carol A. Hertenstein**Case number **6:19-bk-01933-CCJ**

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 407-237-8000 Date: March 27, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	May 7, 2019 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: George C. Young Courthouse, Suite 1203-B, 400 West Washington Street, Orlando, FL 32801
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: July 8, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening, discharge, and closing dates, and whether a case has assets or not. McVCIS is accessible 24 hours a day except during routine maintenance. To access McVCIS toll free call 1-866-222-8029.	